

Fig. 1

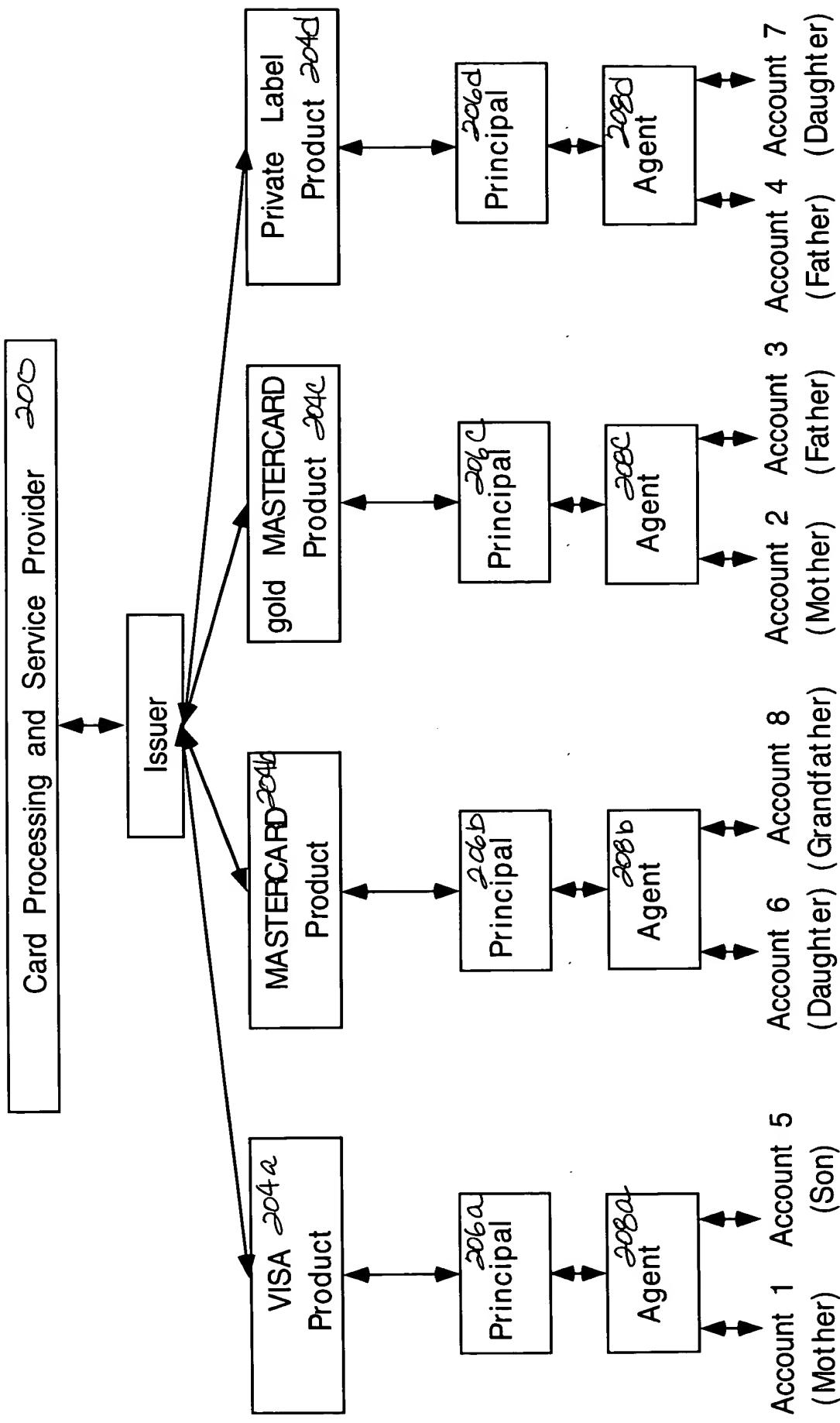


Fig. 2

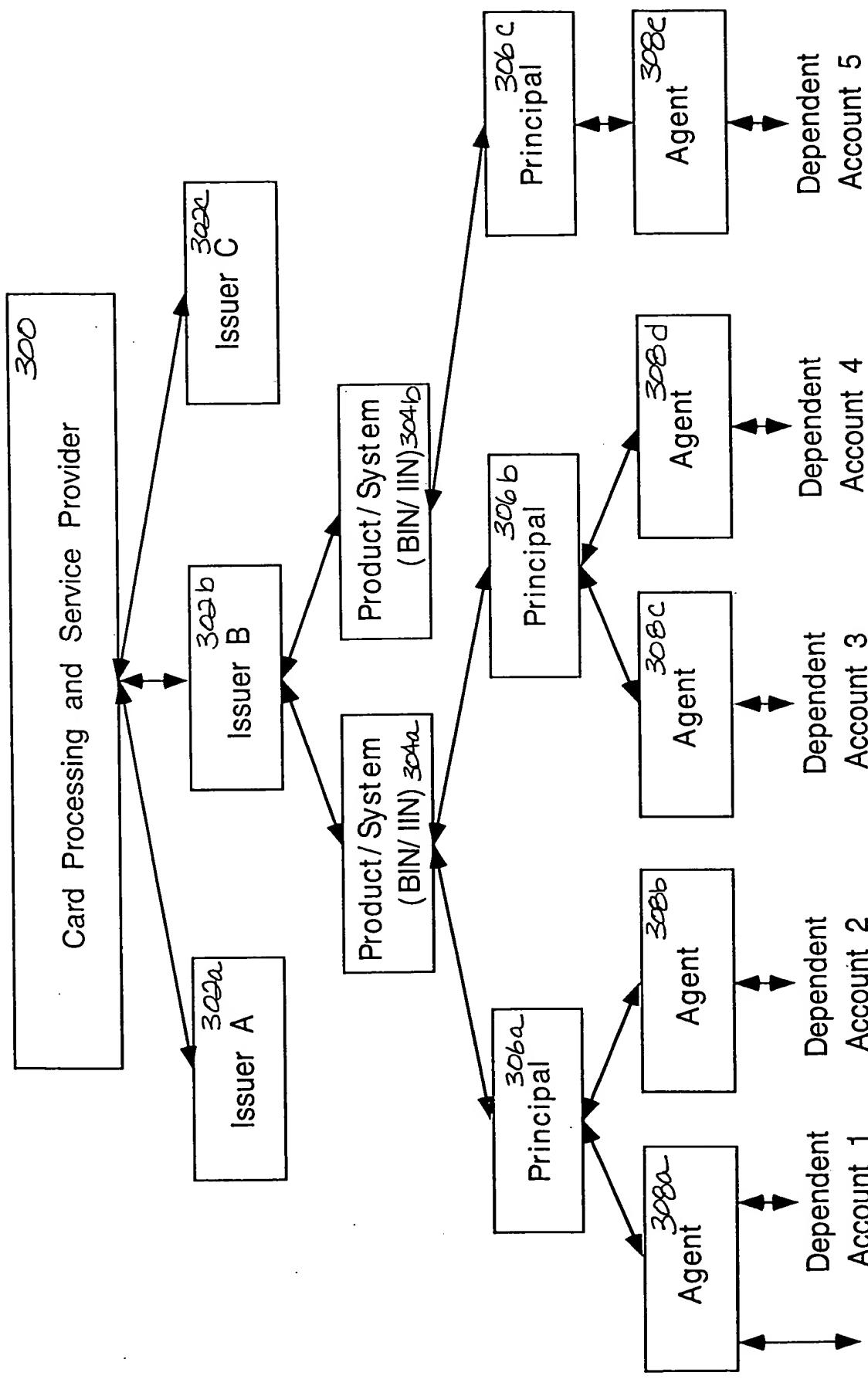


Fig. 3

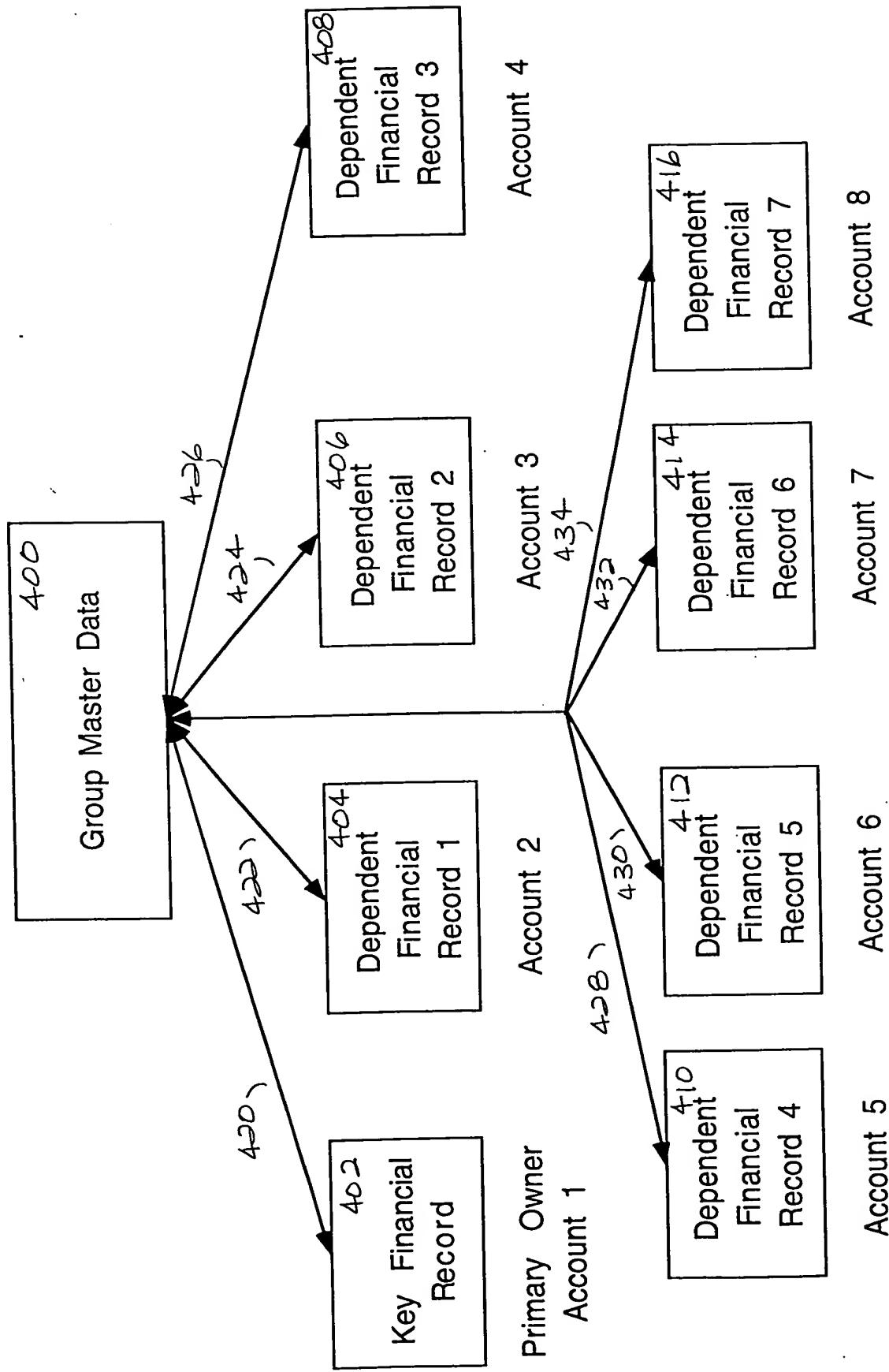


Fig. 4A

400

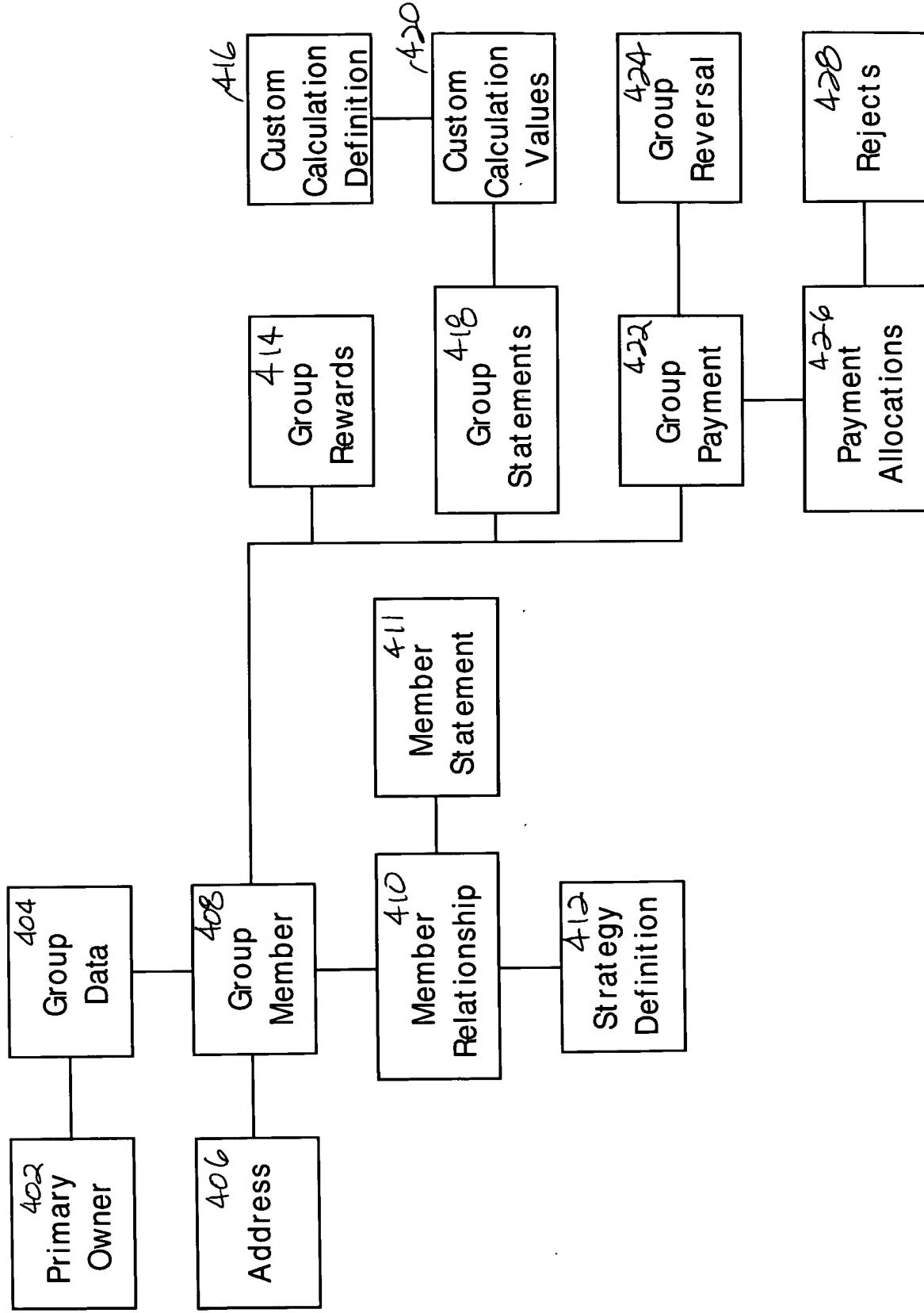


Fig. 4 B

Create Group with New Accounts

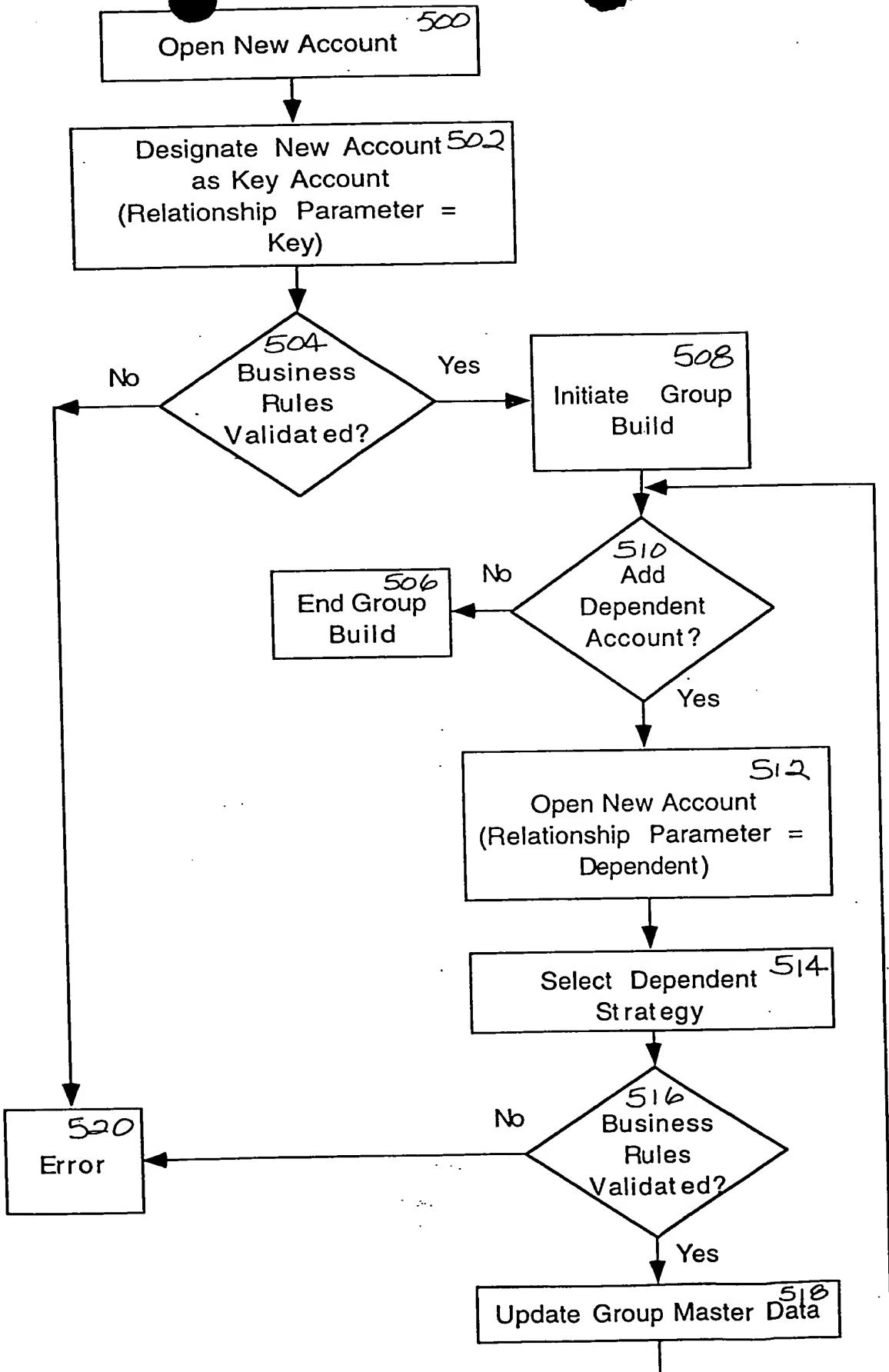


Fig. 5

Create Group Using Existing Accounts

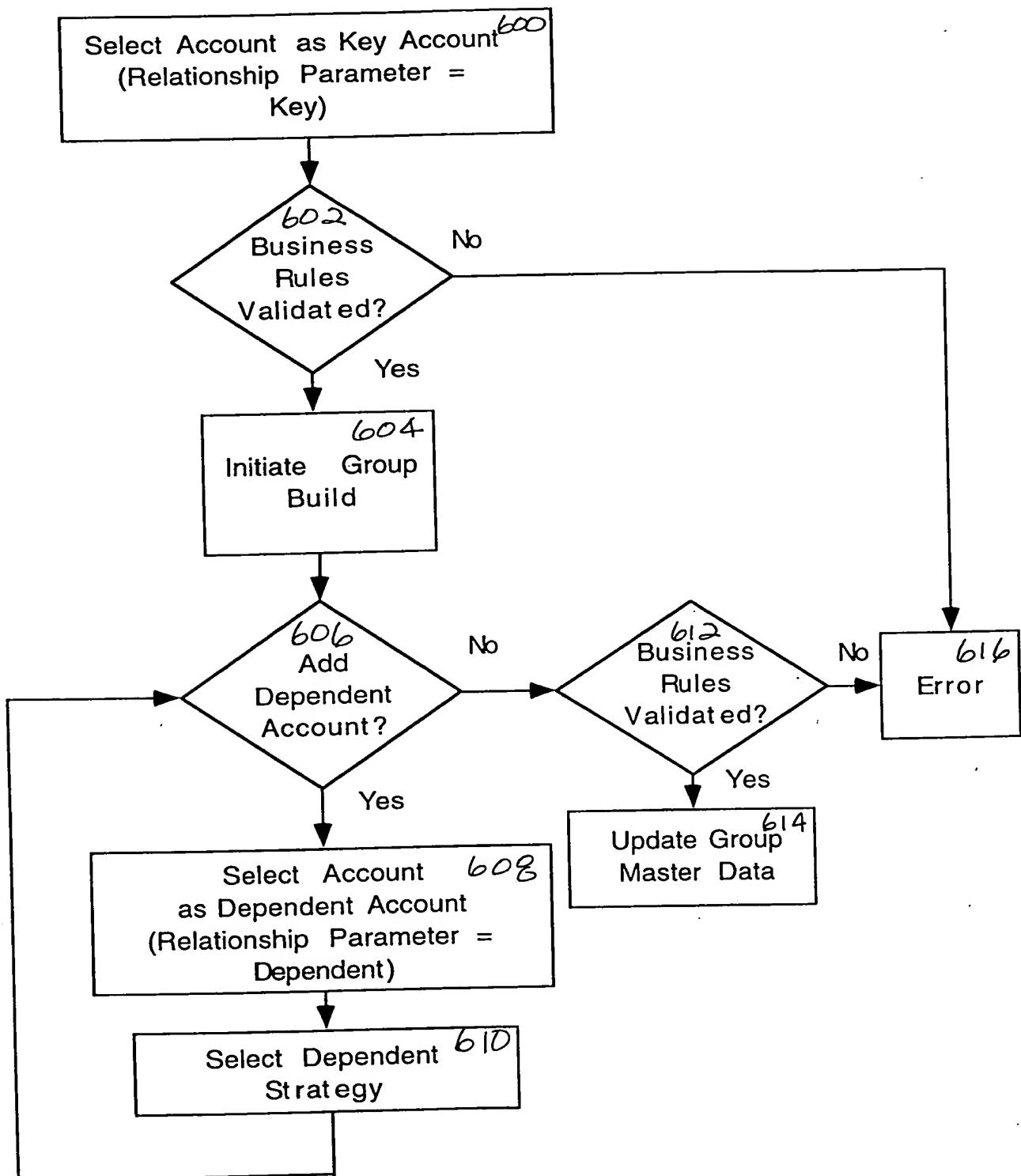


Fig. 6

Add Dependent Account to Group

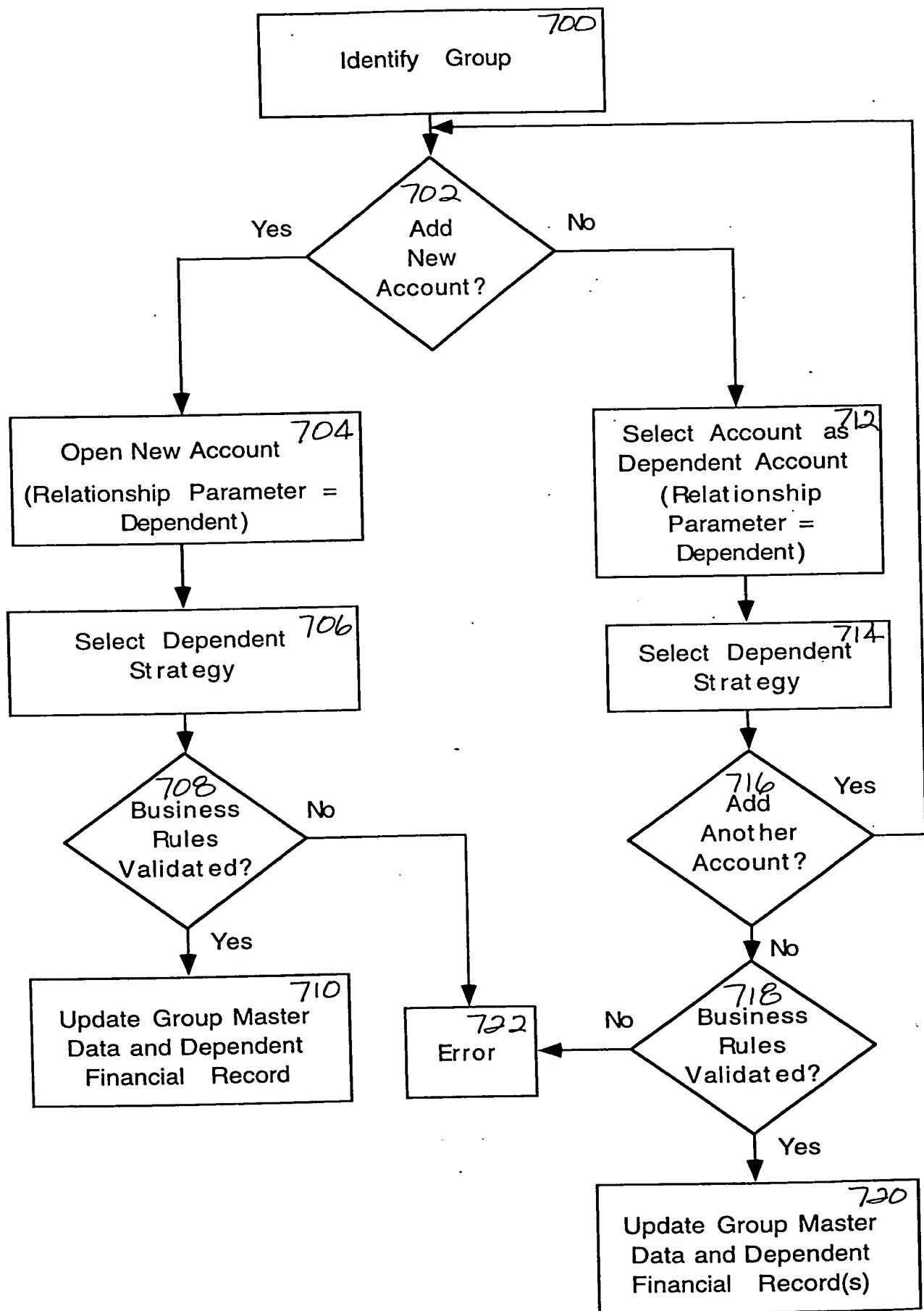


Fig. 7A

Authorization

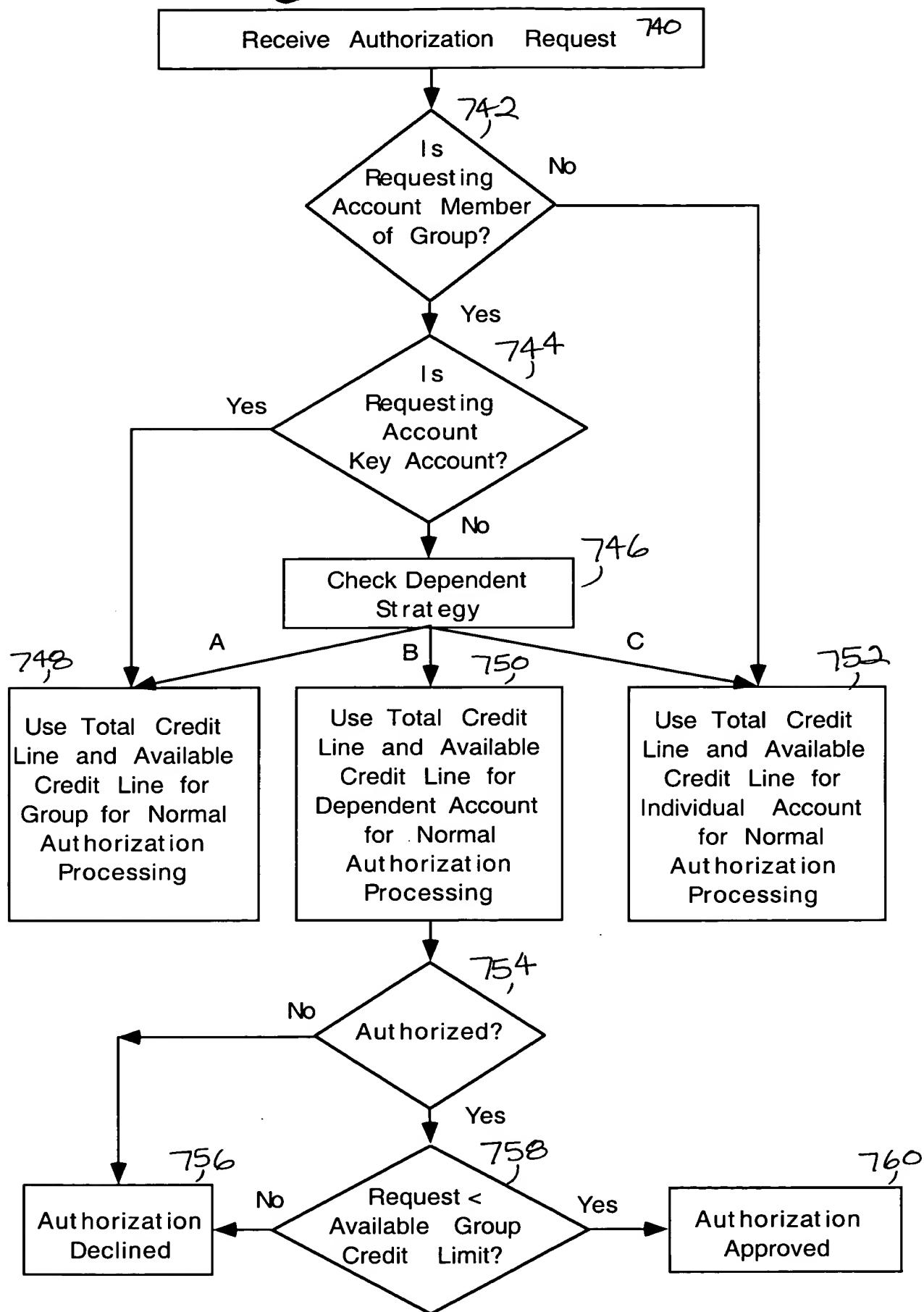


Fig. 7B

Payment Application

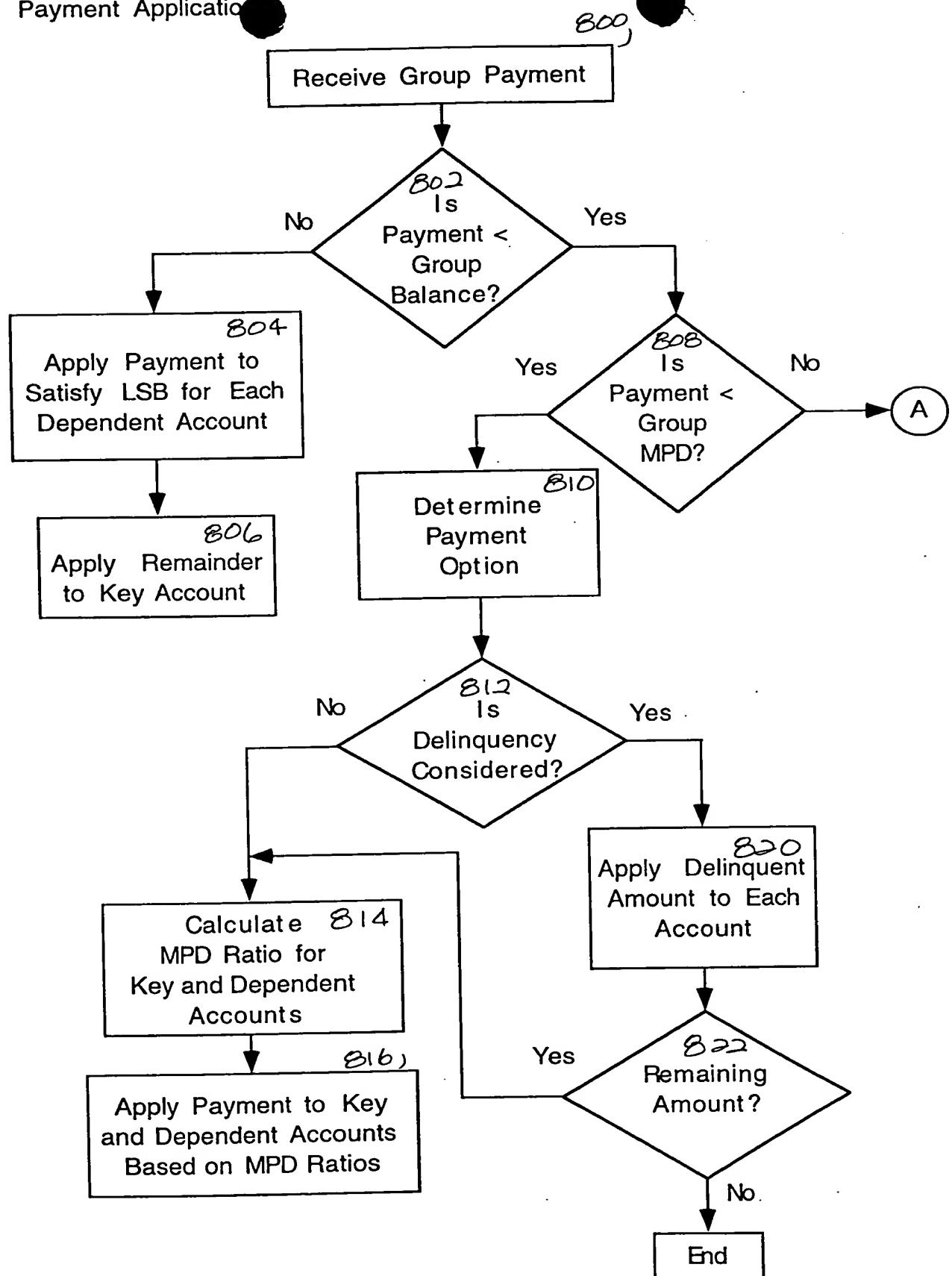


Fig. 8A

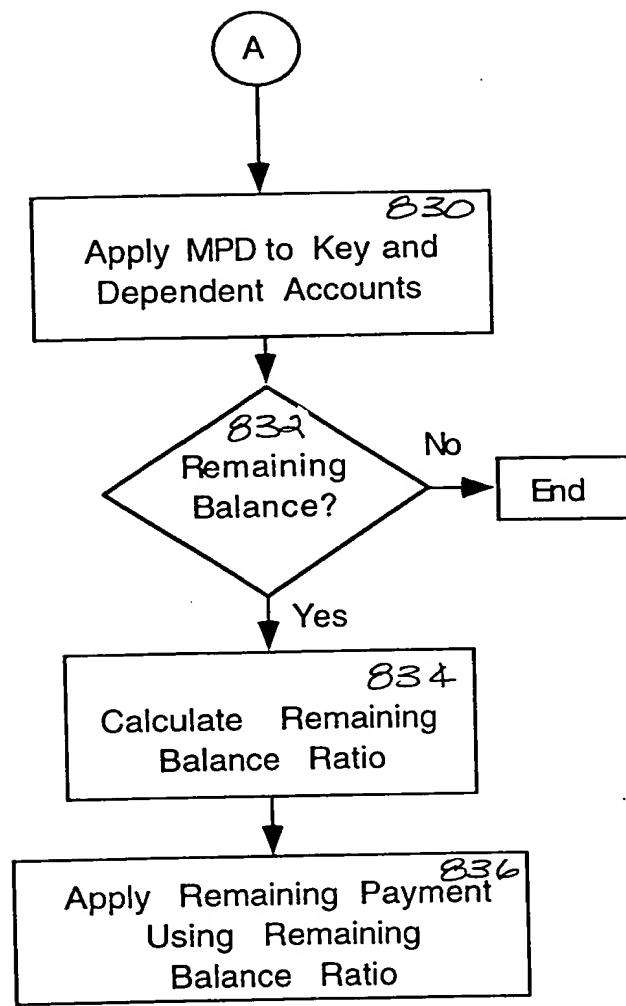


Fig. 8B

Statementing

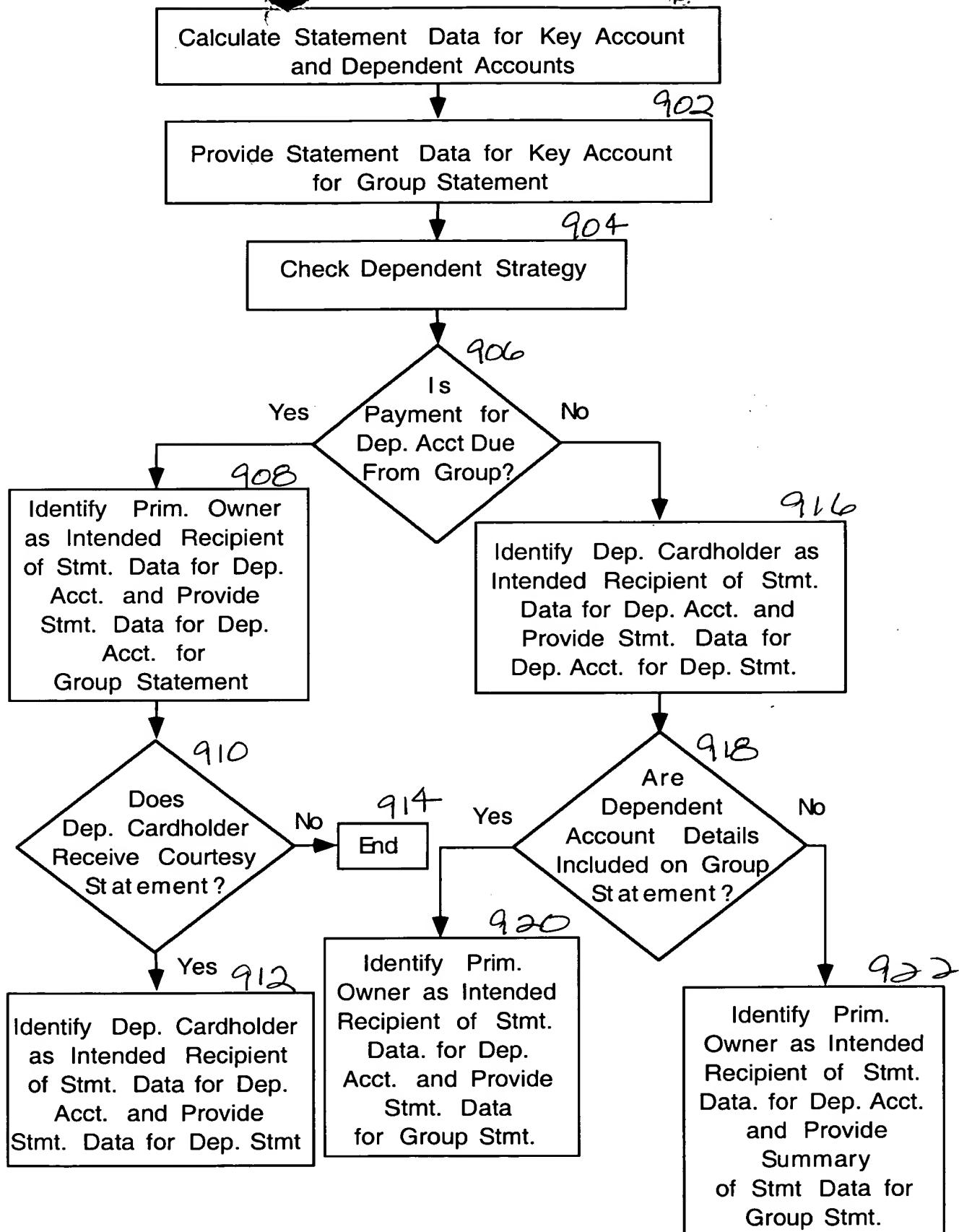


Fig. 9

Redemption

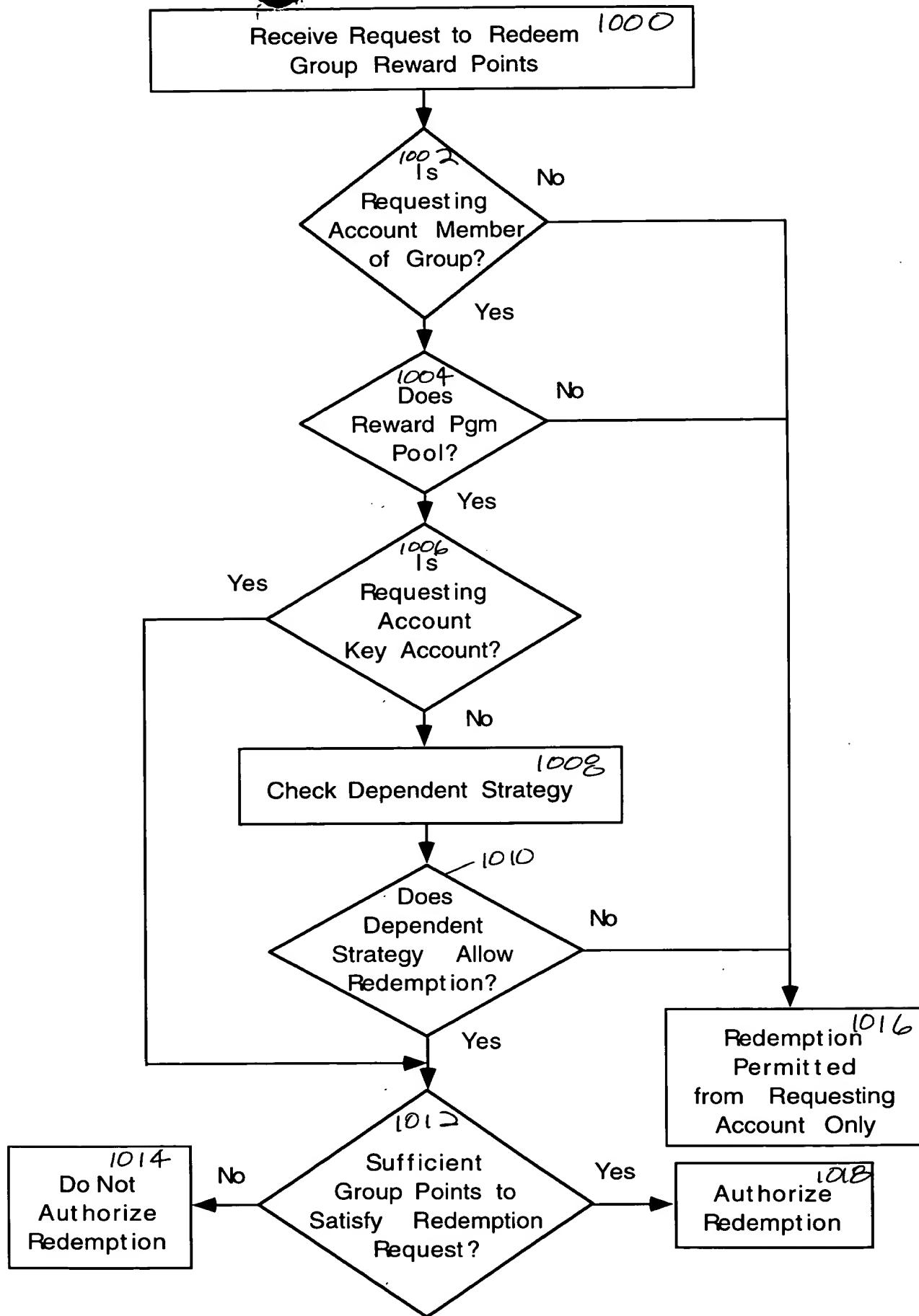


Fig. 10